

Case Number: 22-10964 (MG)
Southern District of New York

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To Whom it May concern,

I am a Celsius user who has recently been caught up in the Chapter 11 Bankruptcy filings. I have a significant amount of digital assets in the borrow/loans part of Celsius network that has been frozen over the past month.

In total I have 7 loans adding up to almost 50 bitcoin and 160 eth. Please see screenshots of the loan information below(screenshots were taken directly from the Celsius app).

The reason for my email is that I wanted to inform you that I have sufficient funds to be able to repay all my loans in U.S dollars. I can and plan to pay all of my loan obligations upon clarification from the court on the way forward. Moreover, once the loans have been fully repaid, I expect to receive the full amount of collateral I originally sent to Celsius, in kind sent back to me.

Kind regards,

Hayden

The image displays three separate screenshots of a mobile application interface, each showing a different loan overview. The top row shows loans for 79,000 USDC, 59,000 USDC, and 60,000 USDC. The bottom row shows loans for 99,000 USDC, 115,000 USDC, and 65,000 USDC. Each screenshot includes a 'Loan Overview' header, a large circular progress bar, and a 'Close Loan' button.

Top Row (79,000, 59,000, 60,000 USDC):

- 79,000 USDC:**
 - Loan ID: #18972
 - Loan Originated: Feb 03, 2021
 - Loan Maturity: Aug 03, 2022
 - Current LTV: 37%
 - Contract LTV: 25%
 - Monthly interest: \$65.65
 - Total interest: \$1,181.75
 - Amount paid: \$1050.4
- 59,000 USDC:**
 - Loan ID: #22623
 - Loan Originated: Feb 16, 2021
 - Loan Maturity: Aug 16, 2022
 - Current LTV: 51%
 - Contract LTV: 25%
 - Monthly interest: \$49.03
 - Total interest: \$882.58
 - Amount paid: \$736.45
- 60,000 USDC:**
 - Loan ID: #53419
 - Loan Originated: Jun 22, 2021
 - Loan Maturity: Dec 22, 2022
 - Current LTV: 33%
 - Contract LTV: 25%
 - Monthly interest: \$50.05
 - Total interest: \$900.82
 - Amount paid: \$650.55

Bottom Row (99,000, 115,000, 65,000 USDC):

- 99,000 USDC:**
 - Loan ID: #24896
 - Loan Originated: Feb 25, 2021
 - Loan Maturity: Aug 25, 2022
 - Current LTV: 51%
 - Contract LTV: 25%
 - Monthly interest: \$82.27
 - Total interest: \$1,480.93
 - Amount paid: \$1234.05
- 115,000 USDC:**
 - Loan ID: #158555
 - Loan Originated: May 06, 2022
 - Loan Maturity: Nov 06, 2023
 - Current LTV: 40%
 - Contract LTV: 25%
 - Monthly interest: \$96.10
 - Total interest: \$1,729.73
 - Amount paid: \$961
- 65,000 USDC:**
 - Loan ID: #20619
 - Loan Originated: Feb 09, 2021
 - Loan Maturity: Aug 09, 2022
 - Current LTV: 49%
 - Contract LTV: 25%
 - Monthly interest: \$54.02
 - Total interest: \$972.33
 - Amount paid: \$864.32

Common UI Elements:

- Header:** 'Loan Overview' with a back arrow.
- Filter:** 'ALL ACTIVE PENDING CLOSED REFINANCED REJECT'.
- Progress Bar:** A large circular progress bar indicating loan status.
- Close Button:** 'Close Loan' button.
- Payment History:** A table showing recent payments.
- Bottom Buttons:** 'Portfolio', 'Transfer', 'Buy', 'Swap', 'Borrow'.

